

**College SAVE and Bank of North Dakota
celebrate success of Children FIRST**

More than 2,500 newborns are receiving the benefit of higher education savings

Bismarck, ND — [College SAVE](#), North Dakota's 529 college savings plan, hit a new milestone at the end of 2014. More than 2,500 newborns in the state have received the \$100 Children FIRST grant to start their college savings account.

Bank of North Dakota contributes \$100 for each baby, earmarked for his or her higher education fund. Children FIRST is open to families of every baby residing in North Dakota twelve months old or younger. Anyone can apply for a Children FIRST Grant for a North Dakota newborn – including parents, grandparents, aunts/uncles, or friends.

The program is entering its fourth year of helping to set newborns on the path to higher education. At the end of 2014, 2,526 Children FIRST accounts have been opened on behalf of North Dakota newborns.

“The goal for College SAVE’s Children FIRST program is to get North Dakota residents saving for college at the earliest stage possible,” says Bank President Eric Hardmeyer. “Studies show that children with savings dedicated for college are at least four times more likely to attend than children without. We want to do what we can to put North Dakota residents on track for making those education dreams a reality.”

For more information or to apply for the Children FIRST program, visit www.ndchildrenfirst.com.

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**For more information, contact James Barnhardt, College SAVE Plan Administrator
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About College SAVE

College SAVE allows families and individuals to save for higher education costs, with a number of notable benefits that include full control of the account, tax advantages, flexibility of use, and more. North Dakota residents investing in College SAVE receive additional tax benefits, including a state income tax deduction.¹ Funds in a 529 plan may be used at any accredited school nationwide. For more information on College SAVE, visit www.collegesave4u.com.

1 North Dakota residents can deduct up to \$10,000 (\$5,000 if single) from their state taxable income for qualified contributions. Rollovers from another state’s 529 plan are not eligible for the state income tax deduction.

For more information about North Dakota's College SAVE Plan (College SAVE), call 1-866-SAVE-529 (1-866-728-3529) or visit www.collegesave4u.com to obtain a Plan Disclosure Statement. Investment

objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. (ABD) is Distributor of the College Save.

Before investing in any 529 plan, you should consider whether your or the designated beneficiary's home state offers a 529 plan that provides its taxpayers with state tax and other benefits that are only available through the home state's 529 plan. You also should consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 plan(s), or any other 529 college savings plan, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The College SAVE Plan (College SAVE) is a 529 plan established by the State of North Dakota. Bank of North Dakota (Bank) acts as trustee of College SAVE Trust, a North Dakota Trust, and is responsible for administering College SAVE Trust and College SAVE. ABD, the Plan Manager, and its affiliates, have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and marketing. The Vanguard Group, Inc. (Vanguard) provides underlying investments for the Plan. The College SAVE's Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed and you could lose money by investing in College SAVE. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state consequences.

Not FDIC Insured. No Bank, State or Federal Guarantee. May Lose Value.